

Abstract of the Disclosure

A computer program for a personal computer (PC) is provided for a first computer to participate in electronic business. In the program, a communication module supports communication between the first computer and a second computer. A schema module loads a business schema from a central repository. The business schema is a predefined sequence of business transactions combined with documents that are assigned to the business transactions. The business schema provides a predefined communication format (e.g., XML-based UBL) that is applied to the documents and that enables the first computer to participate in electronic business with the second computer.